

EXHIBIT 4

Blue Cross
Blue Shield
Blue Care Network
of Michigan



8175 Creekside Drive, Suite 100
Portage, MI 49024-5370

April 29, 2011

Mr. Joseph Ekstrom
The Campbell Group
5664 Prairie Creek Drive
Caledonia, Michigan 49316

Dear Mr. Ekstrom:

This is in response to your recent inquiry regarding the access fees that were authorized in the group administrative services contract ("ASC") with Blue Cross Blue Shield of Michigan and which gave your group access to substantial hospital savings.

The two components of BCBSM's administrative compensation in the ASC are (1) the fixed monthly administrative fee and (2) administrative access fees added to hospital claims which are capped so as not to exceed \$35.00 per contract per month. The combination of these two fees represents the amount that BCBSM charges to deliver comprehensive administrative services and discount value to your client's group health plan.

These two components of BCBSM's compensation have been in place for Local ASC groups since 1994. The amount of the access fees paid varies from year to year because it is based upon utilization and includes charges for access to BCBSM provider networks as well as for reserves and statutory subsidies. BCBSM identifies and describes these access fees and their inclusion in hospital claim costs in the ASC as well as in every annual Schedule A since the inception of the 3P Products' self-funded arrangement with BCBSM in October 2006.

The percentage that is added to hospital claims to cover the provider access network fee, subsidies and reserve contributions is determined by BCBSM at the time of renewal. That fixed percentage of 13.5% is applied to Michigan, non-Medicare, Peer 1-4 hospital claims.

Example calculation of inpatient charge

Michigan, Non-Complementary Claims	
Peer 1-4 Hospital Charge	\$10,000
BCBSM Approved Payment	\$ 6,000

bcbsm.com • MiBCN.com

Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.

Discount Savings	\$ 4,000
Percentage Savings before access fees	40%
Access fee applied \$6,000 x 13.5%	\$ 810
Amount Billed to Group	\$ 6,810
Percentage Savings after access fees	32%

BCBSM reports the hospital savings in every quarterly settlement and as part of the annual renewal package. Each ASC Schedule A signed by the group expressly stated that BCBSM was adding the access fees to hospital savings or retaining a portion of the discount.

To further disclose the access fees, BCBSM provides the actual access fees paid by the group in the "Value of Blue" document which is a part of the annual settlement. These reports have been provided to BCBSM ASC customers for contract years 2006 to the present.

The Value of Blue document shows Claims Paid, Access fee, Administrative Fees, Stop Loss fees, and depicts the total amount of provider discounts. The depth of the BCBSM discount is unparalleled in Michigan. On average, our double digit discount advantage delivers significant savings through reduction in medical claim cost. The breadth of our network, assures a very high utilization of in-network services. BCBSM is also the only carrier to deliver substantial out-of-network discounts to our customers.

BCBSM values its customer relationships and the many individuals who are part of the plans BCBSM services. Inaccurate statements are being made by plaintiff lawyers regarding BCBSM access fees. BCBSM wants to correct such inaccuracies and encourages any customer with a question or concern to contact their BCBSM account representative.

BCBSM has many ASC customers whose relationships date back many years and through the strength of the BCBSM provider networks, those customers have saved hundreds of millions in hospital costs. A Report of the savings and costs associated with the access fees charged to your client's group health plan is attached for your review.

Recently, a handful of lawsuits have been filed alleging, despite disclosures made in contract documents by BCBSM, that the BCBSM access fees were somehow "hidden" or not part of the agreement. These allegations are inaccurate and do not reflect the reality of the many years of service provided to and accepted by these group customers.

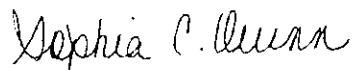
Unfortunately, the results in these lawsuits have been inconsistent, causing the speculation over BCBSM access fees to be further exploited.

Defending lawsuits from time to time has unfortunately become a part of being a large company in today's business world. There is not yet a final decision in any of these matters. BCBSM believes that these lawsuits and the issues raised will ultimately be resolved only by the Michigan Court of Appeals, or beyond. BCBSM is and will continue to vigorously defend these access fee cases and will, as it has for decades, continue to provide the highest quality services so that its customers and their thousands of plan participants statewide have ready and affordable access to health care services.

We value the partnership we have enjoyed with you and look forward to continuing this strong relationship. Our sincere goal is transparency and flexibility in meeting your needs.

Please feel free to call if you have further questions. We appreciate your business.

Sincerely,



Sophia C. Quinn
Sales Manager – Southwest Region